

CLAIMS

1. A method for processing prepaid card transactions comprising:
5 issuing a multiplicity of prepaid cards, each bearing prepaid card identification indicia;
inputting the prepaid card identification indicia of a prepaid card into a point of sale terminal;
communicating said prepaid card identification indicia from the point of
10 sale terminal to a remote server to validate said prepaid card; and
upon receipt of acceptable validation from said remote server, processing a prepaid card transaction using the prepaid card as a credit card transaction.
2. A method for processing prepaid card transactions according to claim 1
15 and wherein said processing a prepaid card transaction using the prepaid card as a credit card transaction includes:
charging a credit card account identified by conventional credit card identification indicia for the amount of said prepaid card transaction.
- 20 3. A method for processing prepaid card transactions according to claim 2 and wherein said credit card account corresponds to at least a plurality of said multiplicity of prepaid cards.
4. A method for processing prepaid card transactions according to claim 2
25 and wherein said credit card identification indicia is stored at said point of sale terminal.
5. A method for processing prepaid card transactions according to claim 4
and wherein said credit card identification indicia is accessed at said point of sale terminal using said prepaid card identification indicia.
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6. A method for processing prepaid card transactions according to claim 2 and wherein said credit card identification indicia is stored at said remote server.

7. A method for processing prepaid card transactions according to claim 6 and wherein said credit card identification indicia is accessed at said remote server using said prepaid card identification indicia.

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8. A method according to claim 1 and wherein said inputting comprises reading said identification indicia.

9. A method according to claim 1 and wherein said inputting comprises
10 keying in said identification indicia.

10. A method according to claim 1 and wherein said acceptable validation comprises balance information.

15 11. A point of sale terminal comprising:
an input device operative to receive prepaid card identification indicia from a prepaid card; and
a processor, operative to process a prepaid card transaction using the prepaid card as a credit card transaction.

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12. A point of sale terminal according to claim 11 and wherein said input device is a card reader.

13. A point of sale terminal according to claim 11 and wherein said input
25 device is a keyboard.

14. A point of sale terminal according to claim 11 and wherein said processor is operative to verify acceptable validity of said prepaid card prior to processing said prepaid card transaction.

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15. A point of sale terminal according to claim 11 and wherein said processor is operative to verify a balance associated with said prepaid card prior to processing said prepaid card transaction.

5 16. A point of sale terminal according to claim 11 and also comprising a communicator, operative to communicate said prepaid card identification indicia to a remote server to determine validity of said prepaid card.

10 17. A point of sale terminal according to claim 16 and wherein said remote server is operative to communicate a balance in said prepaid card, via said communicator, to said terminal.

15 18. A point of sale terminal according to claim 11 and wherein said processor is operative to charge a credit card account identified by conventional credit card identification indicia for the amount of said prepaid card transaction.

19. A point of sale terminal according to claim 18 and also comprising a storage device for storing said credit card identification indicia.